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# BHS A.S.S.I.S.T. JULY NEWSLETTER

# FIVE FRUGAL | FUEL TIPS FOR YOUR VACATION

If you're driving to a vacation destination, fuel costs can be a significant chunk of the budget. To help save cash on fuel so you can spend more on fun things, consider these tips:

- 1. Search for the best price. Gas prices usually vary from one area to another. Websites such as <u>GasPriceWatch.com</u> and <u>GasBuddy.com</u> can provide detailed information about prices in different areas. Use your smartphone app in the car, or prior to leaving to track your route and check out prices in cities you'll go through.
- 2. Pack light and drive your most fuelefficient car. You may need to leave a suitcase or two behind, but you'll save on fuel – and probably find that you don't need all those extra outfits anyway.
- 3. Drive at the speed limit and use your cruise control. Did you know that exceeding the speed limit by just 5 mph can result in an average fuel economy loss of 6 percent? Driving at the speed limit not only leads to better gas mileage, but also helps you avoid speeding tickets. Using cruise control will help you drive at a consistent speed, which will increase fuel efficiency.
- 4. If you are eligible, use gas pumps at military bases or your membership stores. Active duty and retired military members can gas up on bases and posts. Membership stores like Costco and SAM's Club feature discounts on gasoline; if you have a membership, consider making a list of stores near interstate exits and plan fuel stops around that list.
- 5. Routinely maintain your vehicle. Get your vehicle checked on a regular basis to make sure all systems are running smoothly. Make sure spark plugs and sensors are replaced on time and the tire pressure is at the right level. If not maintained, your vehicle will have to work harder, which means guzzling more gas.

IF YOU NEED HELP BUDGETING, YOUR EAP CAN HELP. CALL YOUR BHS CARE COORDINATOR TODAY AT 800-245-1150.







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## Q& A About Sunscreen

With an ever-growing number of sun-protection products on the market, many consumers wonder which offer the best defense. Below are answers to some commonly asked questions to help you make the best decisions for sun safety.

#### Q: What does the SPF number mean?

A: The SPF, or sun protection factor, number only measures protection against UVB rays, the skin-burning rays. Although currently there's no rating system for measuring protection against UVA rays, which cause aging of the skin, choose sunscreen labeled "broad-spectrum."

## Q: Do the new SPF 100 sunscreens offer twice as much protection as SPF 50?

A: It's a common misconception that a higher SPF number means double defense. While it does indicate more protection, the higher the number is, the smaller the difference. For instance, sunscreen with SPF 15 filters out roughly 93% of UVB rays, while an SPF 100 filters out about 99%. The Skin Cancer Foundation says that in most cases, "SPFs beyond 50 are unnecessary."

### Q: Do sunscreens offer everyone the same protection?

A: No. The SPF ratings are averages. For one prone to burning, an SPF 30 may act more like an SPF 10. For another person, the same product may act like an SPF 60.

# Q: If your skin tone is darker, do you have to wear as much sunscreen... or any at all?

A: People of all races and ethnicities are at risk for developing skin cancer, and should wear sunscreen. While those with fair skin and more freckles have a greater chance of burning and

developing skin cancer,
those with darker skin can do
so as well. Dark-skinned
individuals are also more likely to
be diagnosed with skin cancer in the
later, more dangerous
stages.

For some, an SPF 30 may act more like an SPF 10

Q: If it's cloudy, do I need to wear sunscreen?

A: Whether it's sunny, cloudy or snowing outside, you still need it. According to the Skin Cancer Foundation, people experience some of the

severest sunburns because they did not protect themselves on cloudy days, when up to 40% of the sun's radiation still gets through.

#### Q: So how much SPF do I really need?

A: The American Academy of Dermatology recommends both adults and children use a sunscreen with an SPF of at least 30, and babies under 6 months shouldn't get any direct sunlight. It may be even more important to use enough sunscreen. The average person needs about 1 ounce — enough to fill a shot glass — to cover the body. Apply liberally and reapply every two hours, especially after perspiring, swimming or towel-drying. Don't forget often-missed parts, like the lips, ears, hands, feet, neck and scalp.

#### Q: Can I use sunscreen from last summer?

A: Sunscreens lose their effectiveness after three years, especially when the bottle is exposed to direct sunlight, extreme changes in temperature or left open. Check for an expiration date; if you're unsure, discard it and buy a new bottle.  $\Psi$ 

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**Seasonal affective disorder (SAD)** is a type of depression with signs and symptoms coming and going at the same time every year. Symptoms usually appear during late fall or early winter and dissipate during the sunnier days of spring and summer. Sometimes the opposite pattern occurs and individuals become depressed with the onset of warmer weather, sometimes called summer-onset SAD. In either case, problems may start out mild and become more severe as the season progresses.

It's normal to have some days when you feel down. But if you feel down for days at a time and you can't seem to get motivated to do activities you normally enjoy, call Behavioral Health Systems for assistance. This is particularly important if you notice that your sleep patterns and appetite have

think about severe measures.

changed or if you feel hopeless, find yourself

turning to alcohol for comfort or relaxation, or

be

If you may be struggling with depression, BHS can help. Call your BHS Care Coordinator at 800-245-1150 to discuss your options.

## Symptoms of Summer-onset SAD

Anxiety, Trouble sleeping (insomnia), Irritability, Agitation, Weight loss, Increased sex drive, Poor appetite

## Symptoms of Winter-onset SAD

Depression, Hopelessness, Loss of energy, Oversleeping, Anxiety, Social withdrawal, Loss of interest in activities you once enjoyed, Appetite changes (especially craving high-carb foods), Weight gain, Difficulty concentrating and processing information

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In our modern world, partners who work different schedules are more common than ever. And that split-shift schedule can put stress on a relationship. How can you stay connected with your spouse when your face time is limited? Here are some suggestions:

- **Schedule time for yourselves.** Set aside an hour or two a week just to talk. Recognize the importance of this time together and make it a priority.
- Keep it fun. While some time must be spent talking about bills and other responsibilities, it shouldn't take all of your time. Make room for some relaxation and fun.
- Leave notes. If you know you won't be seeing each other, drop your partner a note. But don't just leave a list of things that need to get done; say something meaningful, like "I love you."
- **Put your relationship first.** Keeping your job is important, but don't let it take over. Remember that your life and your family deserve priority.

### Easy Homemade Salsa

#### Ingredients:

1 (28 ounce) can diced tomatoes

½ medium sweet onion

1 large jalapeno pepper

1 garlic clove

1 lime, juice of

1/4 bunch fresh cilantro

salt and pepper

#### **Nutrition Information Per Serving:**

Calories: 23; Fat: 0.1g; Carbohydrates: 6g

Servings: 12

**Prep time:** less than 15 min **Chill time:** 3 hours to overnight

#### Instructions:

> Finely dice onion by hand

Chop jalapeno and garlic in food processor

- ➤ Add cilantro and lime juice and process
- > Transfer to a bowl and mix in diced tomatoes, chopped onion, salt and pepper
- Chill for several hours or over night for flavors to blend

Make it your own by adjusting ingredients to your personal taste.

